



Estimated Fees & Cost Worksheet

**Your actual rate, payment and costs could be higher
Get an official Loan Estimate before choosing a loan**

Prepared For:	James Morrison	Est Market Value:	\$332,000	Interest Rate:	5.750 %
	Cindy Morrison	Loan Amount:	\$320,380.00	Amortization:	Fixed
Property Address:	1317 Daffodil Avenue NE	Loan Amount (w/MIP):	\$ 325,986.00	APR:	6.849 %
City, State, Zip:	Orting, WA 98360	Second Loan Amount:	\$	Term:	360 Months
Date Prepared:	11/19/2018	Loan to Value:	96.500 %	Interest Only:	No
Type Of Loan:	FHA				

Origination Charges				
Loan Origination Fee			\$	
Loan Points			\$	
Underwriting Fee			\$ 895.00	
Processing Fee			\$ 895.00	
Required Services				
Appraisal Fee			\$ 750.00	
Credit Report and Verification Fees			\$ 44.60	
Flood Certification			\$	
Tax Service			\$	
Appraisal Re-Inspection Fee			\$	
MERS® Registration Fee			\$	
4506-T			\$	
Social Security Verification			\$	
Additional Service Fees			\$ 0.00	
Prepays				
Interest For	1	days @	\$ 51.35	\$ 51.35
Mortgage Insurance Premium				\$ 5,606.65
Hazard Insurance Premium				\$ 1,395.00
Property Taxes		mths. @	\$ 332.65	\$
Reserves (Escrows)				
Hazard Ins.	3	mths. @	\$ 116.25	\$ 348.75
Mortgage Ins.		mths. @	\$ 225.61	\$
Property Taxes	4	mths. @	\$ 332.65	\$ 1,330.60
Flood Ins Reserve		mths. @	\$	\$
Aggregate Adjustment				\$ -332.65

Title and Closing Fees	
Settlement, Closing or Escrow Fees	\$ 906.67
Owner's Title Insurance	\$ 0.00
Lender's Title Insurance	\$ 794.20
Signing Notary Fee	\$ 200.00
Courier Fee	\$ 0.00
Title Endorsement Fee	\$
E-Docs	\$ 0.00
	\$
	\$
Additional Title Fees	\$ 0.00

Government Recording & Transfer Charges	
Recording Fees	\$ 350.00
City/County Tax Stamps	\$
Transfer Tax	\$

Additional Settlement Charges/Credits	
Home Inspection	\$ 0.00
Home Warranty	\$ 0.00
Pest Inspection Fee	\$ 0.00
Lender Credit	\$ 814.97
Additional Settlement Charges	\$ 0.00

Estimated Funds Needed to Close	
Purchase Price/Payoff	\$ 332,000.00
Total Estimated Closing Costs	\$ 5,990.47
Total Est. Reserves/Prepaid Costs	\$ 2,793.05
Loan Points	\$
FHA UFMIP/VA Funding Fee	\$ 5,606.65
Total Costs:	\$ 346,390.17
Down Payment	\$ 11,620.00
Loan Amount	\$ 320,380.00
Lender Credit	\$ 814.97
Other Credits and Debits / Seller Credit	\$ 14,761.00
Total Credits:	\$ 335,955.97
Estimated Cash [to/from] Borrower:	\$ 10,434.20

Estimated Monthly Payment	
Principal and Interest	\$ 1,902.37
2 nd Mortgage Payment	\$
Hazard Insurance	\$ 116.25
Property Taxes	\$ 332.65
Mortgage Insurance	\$ 225.61
Homeowners Assoc. Dues	\$ 30
Other	\$ 0.00
Total Monthly Payment:	\$ 2,606.88

Originator: Kristin Lee Crane
NMLS: # 38143
Originator Phone: 360-668-3600
Originator Email: kris.crane@craneloan.com

Lender: American Pacific Mtg Corp dba Crane Financial Group
Lender Address: 8526 164th St. SE
Snohomish, WA 98296
Lender Phone: 360-668-3600